



LOOK INTO A HOME IMPROVEMENT LOAN NOW ACCEPTING APPLICATIONS

THE BLOOMINGTON HOUSING AND Redevelopment Authority (HRA) is now accepting applications for its Home Improvement Deferred Loan Program.

Loans of up to \$30,000 are available to Bloomington homeowners. There are no monthly payments. Repayment occurs when the home is sold, transferred or conveyed. Interest is charged at a simple 5 percent per year for the first 10 years based on the original loan amount.

A Lead Risk Assessment is required for all homes built before 1978.

Loans are offered to help maintain the condition of housing and neighborhoods in the city. Applications are ranked and processed according to need. Depending on your ranking, it may take up to 10 months before your application is processed.

Eligible repairs include: replacement of roofs, electrical and plumbing systems; gutters, windows, doors, insulation, siding, soffits and fascia; exterior painting; and foundation, sidewalk or step repairs.

Ineligible repairs include: decorating; additions; finishing basements; remodeling; and garage construction. Homeowner labor will no longer be permitted, due to federal lead paint regulations.

To apply for a Home Improvement Deferred Loan, you must have sufficient equity in your home to cover the amount of the loan.

INCOME GUIDELINES

Persons in household*	Maximum gross income**
1	\$40,250
2	\$46,000
3	\$51,750
4	\$57,500
5	\$62,100
6	\$66,700
7	\$71,300
8 or more	\$75,900

* Includes all residents of household, related and unrelated, including renters.

** Subject to change.

Deadline

Loan applications will be accepted at the HRA office in Bloomington Civic Plaza, 1800 West Old Shakopee Road, until Friday, March 4. For more information or to receive an application, call 952-563-8941.

BLOOMINGTON YESTERDAY



Minnesota Historical Society

LYNDALE AVENUE DRAWBRIDGE - 1943

THE LYNDALE AVENUE DRAWBRIDGE PLAYED A KEY ROLE IN BLOOMINGTON’S development. Completed in 1920 at a cost of nearly one million dollars, the bridge was the brainchild of Dr. R.H. Benham. Benham was a land speculator responsible for promoting the extension of Lyndale Avenue – the first north-south highway from Minneapolis – south across the Minnesota River. In 1942, a shipbuilding yard was constructed on the banks of the Minnesota River to assemble ocean-going tankers. The hulls were floated down the Minnesota and Mississippi Rivers and then on to New Orleans. The ship pictured here passed through the drawbridge on November 5, 1943. When I-35W was extended over the Minnesota River in 1960, the drawbridge was closed and demolished later that year.

HITTING THE ROAD?

WINTER IN MINNESOTA EXPECT SNOW

WHEN THE WEATHER TAKES A TURN for the worse, the City’s equipment operators hit the roads to plow Bloomington’s 341 miles of streets and 512 cul-de-sacs.

For more information, call Street Maintenance at 952-563-8760.

SAFETY TIPS

When snowplows are out, follow these important safety tips:

- While driving, keep a safe distance from snowplows.
- Don’t pass a snowplow while it’s plowing snow.
- Keep children away from the end of driveways when a snowplow passes.



SNOW EMERGENCY

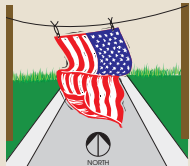
A Snow Emergency is automatically in effect when three or more inches of snow have accumulated. No parking is allowed on any street for the next 48 hours or until the street has been plowed curb-to-curb.

SNOW EMERGENCY HOT LINE
952-563-8768

FLAG ETIQUETTE RULES FOR DISPLAYING THE RED, WHITE AND BLUE

PROPERLY SHOWCASE THE AMERICAN flag at your home. The flag should not be displayed if it is torn or tattered or during inclement weather, unless an all-weather flag is used.

- Flags should be displayed:
- From sunrise to sunset or for 24 hours if properly illuminated.
 - Vertically, if hung over a street,



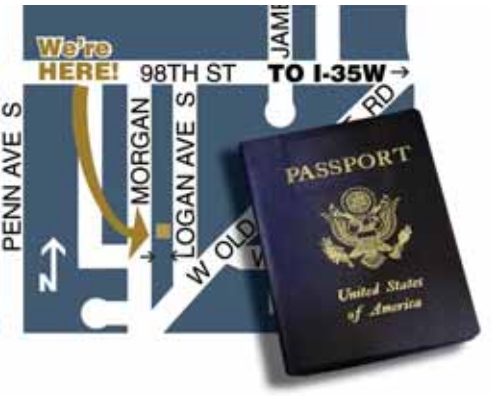
with the stars to the north on an east and west street, or stars to the east on a north and south street.

- When not flown from a staff, the flag should be displayed flat, either horizontally or vertically against a wall, the stars to the observer's left.
- Stars at the peak of the staff when hung horizontally or at an angle from a window sill, balcony, or front of a building, unless the flag is at half-staff.
- For proper disposal of the American flag, contact your local Veterans of Foreign Wars or American Legion post, or other veterans’ organizations.

GO WITH THE FLOW PROTECT WATER METERS FROM FREEZING

THE UTILITIES DIVISION REMINDS homeowners to make sure their water meters are protected throughout the winter. During sub-zero temperatures, water meters housed in well pits or enclosed closets may freeze and break. To avoid a potential problem, allow heat to circulate around the meter by leaving the access unobstructed and the door to the meter closet open. For more information, call 952-563-8777.

TAKING A TRIP?



PASSPORT SERVICE AVAILABLE AT MOTOR VEHICLE

ARE THERE TRAVEL PLANS IN YOUR future? Will you need a passport? The Motor Vehicle Office, located at 9930 Logan Avenue South, is a designated Passport Acceptance Agent. Since last February, 700 applications have been processed. Passport photos are also available. Hours are Monday, 8 a.m. - 7 p.m., and Tuesday - Friday, 8 a.m. - 5:30 p.m. For more information, call 952-563-8719, or visit www.ci.bloomington.mn.us, keyword: Passport.

DINING OUT?

SMOKE-FREE DINING BLOOMINGTON RESTAURANTS JOIN THE LIST

ON SEPTEMBER 1, THE FOLLOWING restaurants joined the 97 restaurants in Bloomington that were already smoke-free:

- Albert’s Family Restaurant, Mall of America.
- Denny’s Restaurant, 1200 98th St.
- Denny’s Restaurant, 4209 W. 80th St.
- Don Ho’s, 7700 W. Old Shakopee Rd.
- Perkins, 8324 Lyndale Ave. S.
- IHOP, 2231 Killebrew Dr.
- Oriental Jade, 8907 Penn Ave. S.

Patrons will be able to enjoy a smoke-free environment in all of Bloomington’s public establishments after March 31, 2005, when the next phase of the smoking ban goes into effect, and includes businesses issued on-sale alcoholic beverage and charitable gambling licenses. For a complete list of smoke-free restaurants in Bloomington, visit www.ci.bloomington.mn.us, keywords: Restaurant Smoke or call 952-563-8995.